UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia, Richmond Division

In re Shelley Denise Austin
Debtor

Case No. 09-32842
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: 2564

Date of payment change:
Must be at least 21 days after date of this notice: 04/01/13 (mm/dd/yyyy)

New total payment: $ 1,158.64
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- [ ] No
- [X] Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 215.97 **New escrow payment: $** 195.51

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- [X] No
- [ ] Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: **New interest rate:**

Current principal and interest payment: $ **New principal and interest payment: $**

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- [X] No
- [ ] Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)* Reason for change:

Current mortgage payment: $ **New mortgage payment: $**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

[X] I am the creditor. [ ] I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Sheryl Szybisty
Signature

Date 03/09/13

Print: Sheryl Szybisty
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company CitiMortgage, Inc.

Address PO Box 6030
Number Street

Sioux Falls, SD 57117-6030
City State Zip Code

Contact phone (866)613-5636

Email citi.poc@citi.com

citi

U.S. Bankruptcy Court
Eastern District of Virginia, Richmond Division

Debtor: **Shelley Denise Austin**

Case No. 09-32842

CERTIFICATE OF SERVICE

I hereby certify that on March 9, 2013, _I served a copy of this Notice and all attachments on the following by U.S. Mail, postage prepaid:

Debtor: **Shelley Denise Austin**
1606 FOREST GLEN RD
RICHMOND, VA 23228-

I hereby certify that on March 9, 2013,_I served a copy of this Notice and all attachments on the following by Electronic Notification:

Trustee: ROBERT E HYMAN
PO BOX 1780
RICHMOND, VA 23218-1780

Debtors Counsel: Richard James Oulton
The Debt Law Group, Pllc
2800 N Parham Rd
Suite 100
Henrico, VA 23294-

/s/Sheryl Szybisty

Bankruptcy Specialist

CitiMortgage
P.O. Box 6243
Sioux Falls, SD 57117-6243
Customer Service 1-800-283-7918*
TTY Services available: Dial 711 from the United States;
Dial 1-866-280-2050 from Puerto Rico

Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

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ROBERT E HYMAN
PO BOX 1780
RICHMOND VA 23218-1780

Annual Escrow Analysis

Account Number: Ending ir
Analysis Date: February 19, 2013

CASE#: 09-32842
SHELLEY D AUSTIN

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount: **$1,158.64** New Payment Effective: **April 01, 2013**

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	987.67	963.13
MONTHLY ESCROW PAYMENT	215.97	195.51
TOTAL PAYMENT	**1,203.64**	**1,158.64**

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE		REQUIRED BALANCE	
Starting Balance: (Activity Assumed through March, 2013)				$1,444.54		$1,173.08	
APR 13	195.51	.00		1,640.05		1,368.59	
MAY 13	195.51	718.62	COUNTY TAX	1,116.94		845.48	
JUN 13	195.51	.00		1,312.45		1,040.99	
JUL 13	195.51	.00		1,507.96		1,236.50	
AUG 13	195.51	908.90	HAZARD INSURANCE	794.57		523.11	
SEP 13	195.51	.00		990.08		718.62	
OCT 13	195.51	.00		1,185.59		914.13	
NOV 13	195.51	718.62	COUNTY TAX	662.48	(a)	391.02	(b)
DEC 13	195.51	.00		857.99		586.53	
JAN 14	195.51	.00		1,053.50		782.04	
FEB 14	195.51	.00		1,249.01		977.55	
MAR 14	195.51	.00		1,444.52		1,173.06	
TOTALS:	$2,346.12	$2,346.14					

671-2248-0111F

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	662.48	(a)
REQUIRED LOW-POINT (Cushion):	391.02	(b)
TOTAL ESCROW SURPLUS:	**271.46**	

Under Federal Law, your surplus may be returned to you via a check. Since not all payments have been received on your account, you will not receive a check for your escrow surplus.
If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

CitiMortgage, Inc. appreciates your business.

Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

Account Number: **Ending ir**
Analysis Date: February 19, 2013
Annual Escrow Analysis

Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
HAZARD INSURANCE	908.90	835.00	73.90
COMBINED TAXES	1,437.24	1,692.16	-254.92

This is a statement of actual activity in your escrow account from February 1, 2012 through February 19, 2013. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was $1,203.64 of which $987.67 was for principal and interest and $215.97 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:-----						$785.02	$938.88
FEB 12	207.01	207.01	.00	.00		992.03	1,145.89
MAR 12	207.01	207.01	.00	.00		1,199.04	1,352.90
APR 12	.00	210.60 *	.00	.00		1,199.04	1,409.64
MAY 12	.00	210.60 *	718.62	846.08 *	COUNTY TAX	480.42	774.16
JUN 12	.00	210.60 *	.00	.00		480.42	984.76
JUL 12	215.97	210.60 *	.00	.00		696.39	1,195.36
AUG 12	215.97	210.60 *	908.90	835.00 *	HAZARD INSURANCE	3.46	570.96
SEP 12	215.97	210.60 *	.00	.00		219.43	781.56
OCT 12	215.97	210.60 *	.00	.00		435.40	992.16
NOV 12	215.97	210.60 *	718.62	846.08 *	COUNTY TAX	67.25-	356.68
DEC 12	215.97	210.60 *	.00	.00		148.72	567.28
JAN 13	.00	210.60 *	.00	.00		148.72	777.88
FEB 13	.00	210.60 *	.00	.00		148.72	988.48
Totals:	$1,709.84	$2,730.62	$2,346.14	$2,527.16			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of $2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded $421.18 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded $421.20.

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CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.